

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Monica B. Tobak
fka Monica B. Nalbone
Debtor(s)

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Case No. 12-23279-JAD
Chapter: 13

Related to Dkt. No. 82

**ORDER DISMISSING CASE WITHOUT PREJUDICE AND
TERMINATING WAGE ATTACHMENT**

AND NOW, this *19th day of January, 2017*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is **DISMISSED, without prejudice**. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to *11 U.S.C. §349*. Creditors are directed to *11 U.S.C. §108(c)* for time limits on filing a lawsuit to collect. ***Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.***

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.

Jeffery A. Deller
United States Bankruptcy Judge

Case Administrators to serve:
All Creditors and All Parties In Interest

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Monica B. Tobak
 Debtor

Case No. 12-23279-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
 Form ID: 309

Page 1 of 2
 Total Noticed: 44

Date Rcvd: Jan 19, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2017.

db +Monica B. Tobak, P.O. Box 342, Uledi, PA 15484-0342
 cr +RWLS IV Holdings LLC c/o Clearspring Loan Services, P.O. Box 4869, Dept #446,
 Houston, TX 77210-4869
 13411078 +BMG Music Service, Music Customer Service, 1225 South Market Street,
 Mechanicsburg, PA 17055-4724
 13411080 +BSI Financial Services, Inc., 314 South Franklin Street, P.O. Box 517,
 Titusville, PA 16354-0517
 13411084 +COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477
 (address filed with court: Collection Service Center, Inc., P.O. Box 14931,
 Pittsburgh, PA 15234-0931)
 13411086 +Convergent Healthcare Recoveries, Inc., P.O. Box 1289, Peoria IL 61654-1289
 13411088 Emergency Resource Management, Inc., P.O. Box 371980, Pittsburgh, PA 15250-7980
 13411089 +Figi's Inc, P.O. Box 7713, Marshfield WI 54449-7713
 13411090 Foundation Radiology Group, PC, 75 Remittance Drive--Dept. 3310, Chicago, IL 60675-1001
 13411093 +KML Law Group, Suite 5000-Mellon Independence Center, 701 Market Street,
 Philadelphia, PA 19106-1538
 13411104 Karen Tait, 324 Mountain Road, Uniontown, PA 15401
 13411092 +Kay Jewelers, P.O. Box 3680, Akron, OH 44309-3680
 13411096 +National Credit Solutions, P.O. Box 15779, Oklahoma City, OK 73155-5779
 13411097 +North Shore Agency, Inc., P.O. Box 4945, Trenton, NJ 08650-4945
 13411098 +Northwest Consumer Discount Company, P.O. Box 7014, Uniontown PA 15401-0498
 13411100 +PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery, P.O. Box 12903, Norfolk, VA 23541)
 13470963 +RWLS IV HOLDINGS, LLC, et al, BSI Financial Services, PO Box 517,
 314 South Franklin Street, Titusville, PA 16354-2168
 13602677 +RWLS IV Holdings, LLC, C/O Clearspring Loan Services, P.O. Box 4869, Dept. #446,
 Houston, TX 77210-4869
 13598113 +RWLS IV Holdings, LLC, C/O Clearspring Loan Services, f/k/a Acqura Loan Services,
 P.O. Box 4869 Dept. #446, Houston, TX 77210-4869
 13411101 +RWLS IV Holdings, LLC, 4864 East Baseline Road #103, Mesa, AZ 85206-4629
 14139852 +RWLS IV Holdings, LLC, c/o Statebridge Company, LLC, 5680 Greenwood Plaza Blvd, Suite 100S,
 Greenwood Village, CO 80111-2404
 13411083 +Ricardo J. Cicconi, Esq., 45 East Main Street--Suite 100, Uniontown, PA 15401-3588
 13411102 Shell Gasoline Card Center, P.O. Box 6406, Sioux Falls, SD 57117-6406
 13411079 +The Bradford Exchange, Bankruptcy Department, 9333 North Milwaukee Avenue,
 Niles, IL 60714-1303

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: AISACG.COM Jan 20 2017 01:33:00 Capital One Auto Finance c/o Ascension Capital Gro,
 P.O. Box 201347, Arlington, TX 76006-1347
 cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jan 20 2017 01:42:06
 Capital One Auto Finance c/o Ascension Capital Gro, P.O. Box 201347,
 Arlington, TX 76006-1347
 cr EDI: AIS.COM Jan 20 2017 01:33:00 Midland Funding LLC by American InfoSource LP as a,
 PO Box 4457, Houston, TX 77210-4457
 cr EDI: RECOVERYCORP.COM Jan 20 2017 01:33:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 13411077 +EDI: AFNIRECOVERY.COM Jan 20 2017 01:33:00 AFNI, Attn: Bankruptcy, P.O. Box 3097,
 Bloomington, IL 61702-3097
 13440002 EDI: AIS.COM Jan 20 2017 01:33:00 American InfoSource LP as agent for,
 InSolve Recovery, LLC, PO Box 269093, Oklahoma City, OK 73126-9093
 13411081 EDI: CAPITALONE.COM Jan 20 2017 01:33:00 Capital One, c/o TSYS Total Debt Management,
 P.O. Box 5155, Norcross, GA 30091
 13411082 +EDI: AISACG.COM Jan 20 2017 01:33:00 Capital One Auto Finance, P.O. Box 201347,
 Arlington, TX 76006-1347
 13411082 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jan 20 2017 01:42:06
 Capital One Auto Finance, P.O. Box 201347, Arlington, TX 76006-1347
 13418236 +EDI: AISACG.COM Jan 20 2017 01:33:00 Capital One Auto Finance (CODB) c/o Ascension Capi,
 P.O. Box 201347, Arlington, TX 76006-1347
 13418236 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jan 20 2017 01:42:06
 Capital One Auto Finance (CODB) c/o Ascension Capi, P.O. Box 201347,
 Arlington, TX 76006-1347
 13411087 +E-mail/Text: hariasdiaz@creditmanagementcompany.com Jan 20 2017 01:45:00
 Credit Management Company, 2121 Noblestown Road, P.O. Box 16346,
 Pittsburgh, PA 15242-0346
 13411091 +EDI: HFC.COM Jan 20 2017 01:33:00 HSBC Mortgage Services, Bankruptcy Department,
 P.O. Box 21188, Saint Paul, MN 55121-0188
 13411094 +EDI: RESURGENT.COM Jan 20 2017 01:33:00 LVNV Funding, P.O. Box 740281,
 Houston, TX 77274-0281
 13411095 +EDI: MID8.COM Jan 20 2017 01:33:00 Midland Credit Management, 8875 Aero Drive--Suite 200,
 San Diego, CA 92123-2255
 13537286 EDI: AIS.COM Jan 20 2017 01:33:00 Midland Funding LLC, by American InfoSource LP as agent,
 PO Box 4457, Houston, TX 77210-4457

District/off: 0315-2

User: jhel
Form ID: 309

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Total Noticed: 44

Date Rcvd: Jan 19, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13411099 +EDI: RESURGENT.COM Jan 20 2017 01:33:00 Pinnacle Credit Service, P.O. Box 640,
Hopkins, MN 55343-0640
13439897 EDI: RECOVERYCORP.COM Jan 20 2017 01:33:00 Portfolio Investments II LLC,
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
13435195 EDI: RECOVERYCORP.COM Jan 20 2017 01:33:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13411103 +Fax: 866-311-5818 Jan 20 2017 01:52:09 SST, Inc., 4315 Pickett Road, P.O. Box 3990,
Saint Joseph, MO 64503-1600
13411106 +E-mail/Text: BankruptcyNotice@upmc.edu Jan 20 2017 01:45:09 UPMC Physician Services,
1650 Metropolitan Street, Third Floor--Customer Service, Pittsburgh, PA 15233-2213
13411107 +EDI: VERIZONCOMB.COM Jan 20 2017 01:33:00 Verizon, Attn: Bankruptcy,
3900 Washington Street, Wilmington, DE 19802-2125
13411108 EDI: VERIZONWIRE.COM Jan 20 2017 01:33:00 Verizon Wireless Bankruptcy Admin.,
P.O. Box 3397, Bloomington, IL 61702-3397

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr RWLS IV HOLDINGS, LLC
cr RWLS IV Holdings, LLC c/o Acqura Loan Services
cr* Karen Tait, 324 Mountain Road, Uniontown, PA 15401
13411085 ##Columbia House DVD Club, P.O. Box 91601, Rantoul, IL 61866-8601
13411105 ##+Trident Asset Management, 5755 Northpoint Parkway, Alpharetta, GA 30022-1136
TOTALS: 2, * 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 21, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor RWLS IV HOLDINGS, LLC agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
Daniel R. White on behalf of Debtor Monica B. Tobak dwhite@zeblaw.com,
gianna@zeblaw.com/dwhite.zmw@gmail.com
Danielle Boyle-Ebersole on behalf of Creditor RWLS IV Holdings LLC c/o Clearspring Loan
Services debersole@hoflawgroup.com, bbleming@hoflawgroup.com
Danielle Boyle-Ebersole on behalf of Creditor RWLS IV Holdings, LLC c/o Acqura Loan Services
debersole@hoflawgroup.com, bbleming@hoflawgroup.com
James Warmbrodt on behalf of Creditor RWLS IV HOLDINGS, LLC bkgroup@kmlawgroup.com
Jeffrey S. Golembiewski on behalf of Creditor Karen Tait jgolembiewski@yahoo.com,
denisegole@yahoo.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 8